

## 2001 Yearly Performance Plan and Review

Employee: John G. Midghall Jr.

Manager: John Anderson

Job Title: Vice President Claims

Location: Springfield, Ma.

### **Role (Job responsibilities and expectations):**

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- A. Oversee the DMS –MCIC Boston Ma., claim department, primarily from the Springfield, Ma., office. In 2001, I was expected to provide guidance to the Assistant Vice President and three Director's, that compile our on site management team. This includes final decision authority for hiring, training methods and perilous business-litigation matters.
- B. Direct and train three new Managers and fifteen new Claim Representatives, to provide sound claim management on the Block. Responsibilities include but are not limited to employee interviews, hiring, designing complex claim strategy's and personally executing those strategy's from the office or field. I am charged with making final business and litigation management valuation decisions, within the authority granted to me by the Chief Claim Officer and the Corporation. Finally, I am expected to motivate the employee's under my direction, to achieve our business performance goals.

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### **Accomplishments (Describe specific accomplishments and improvements since your last performance review. May refer to last year's individual goals or this year's department or corporate goals):**

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I recommended and helped facilitate Brian Wentworth, to the new multi-line and business site Auditor position. Brian and the new company function, have already proven successful. The DMS-MCIC Block, has maintained a stable work force. The daily on site management transition to Jeff Champagne, took place without disrupting the already established financial results. My valuation and settlement strategy's, contributed heavily to the Boston Legal Staff favorably settling many existing law suits in 2001.

With one foot physically in the Boston office, I was involved in the rapid pace of the transition meetings and up to six prospective employee interviews a day. Beginning in January 2001, as one of the three

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member Senior Management Team, we physically implemented nearly forty new employee's and four thousand plus active claims. The transition was by far the largest and most difficult accomplishment for DMS. Already, my Director's are providing excellent training and leadership. This has lead to our mostly inexperienced Claim Representatives embracing and executing the DMS, claim management philosophy. Given these obstacles, we avoided the normal financial deterioration that occurs in first year disability block acquisitions and I believe results may have actually improved. The acquisition experience provided an additional level of confidence to me as a Manager. Specifically, I was able to work through a frenzy, create stability and obtain buy in to attainable direction and goals.

**Goals** (Describe your development process and expectations for the coming year):

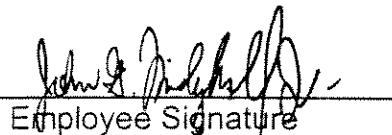
Next year, I will focus on creating an atmosphere where Manager's and Claim Representative's, will want to improve their skills and feel good about a long term career with DMS. I expect to contribute heavily towards meeting or exceeding any stated performance goals, for the and MCIC Block's. I remain interested and willing to participate in any new business opportunities that might assist the Company's growth.

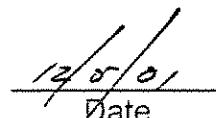
**Manager's Comments**

*I believe that Tom has performed well & dealt w/the challenges he's faced this year in fine fashion. I feel lucky to have Tom on my staff as one of my main go to persons. I expect next year to be another very challenging one for Tom.*

**Additional Comments** (Employee or Manager)

  
Supervisor Signature

  
Employee Signature

  
12/01  
Date

## 2002 Yearly Performance Plan and Review

**Employee:** John G. Midghall Jr.

**Manager:** John Anderson

**Job Title:** Vice President Claims

**Location:** Springfield, Mass.

### **Role** (*Job responsibilities and expectations*):

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- A. Continue to train and direct three second year Manager's and fifteen newer Claim Representative's, to provide sound claim management for the Disability Block. Responsibilities include but are not limited to perspective employee interviews, hiring, developing and implementing training programs, designing complex claim strategies and personally orchestrating them from the office or in the field. I am charged with making final business and litigation management decisions, within the authority granted to me by the Chief Claim Officer, and the Corporation. I am expected to motivate all employee's in a manner which will allow my group to contribute significantly to achieve our business performance goals.
- B. Oversee the DMS-MCIC, Boston, Mass. claim department, predominantly from the Springfield, Mass. office. This includes providing guidance to the on-site Assistant Vice President of Claims and three managing Director's. Issues vary but always involve current personnel and staffing, complex claim strategies, claim resolution valuations and managing effectively to budget. Additionally, I direct our Boston Lawyer's regarding case strategies, including final decision for legal exposure, legal expenses, settlement timing and amounts.

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### **Accomplishments** (*Describe specific accomplishments and improvements since your last performance review. May refer to last year's individual goals or this year's department or corporate goals*):

My teams contributed heavily to the positive activity we experienced in 2002, with the Claim Block. This was accomplished in spite of a significant performance problem with one of my Manager-Director's. By the end of September 2002, this problem had been fully developed in scope and the necessary steps for correction were defined and implemented. I provided personal field training for three different individuals during 2002, and conducted one successful solo field trip. Former U-P employee's have now embraced the

## 2002 Yearly Performance Plan and Review

DMS claim management philosophy and that part of the motivation equation in general, is no longer required. Through successful claim management practice's, my Director's and myself have contributed heavily to the Block's significant financial improvement, comparing 2001 to 2002. I expect to continue the leadership required to continue this positive trend through 2003, year-end.

The DMS-MCIC, Boston, Mass. office maintained a relatively stable work force in 2002. Jeff Champagne's on site management transition continues to be successful and he continues to grow towards greater independence. This office is operating quite a bit under budget, without suffering deterioration in the financial results. I have recently visited the Boston, office to interview job candidates and to assist Jeff, with creating an even more positive work environment. My valuation and settlement strategies contributed heavily to the Boston Legal Staff, favorably settling many law suits in 2002.

Overall, I believe almost all the employee's working in the area's I'm responsible for, feel good about the year 2002 and look forward to a long and productive career with DMS.

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### Goals (Describe your development process and expectations for the coming year):

Continue to foster a positive and professional work environment, primarily through example. Focus on means to allow my Manager's to optimize their hands on file review. Stimulate productive phone and field resolutions on well developed complex claims. Provide continued guidance and appropriate challenges to ensure the AVP and Director's reporting to me, develop increased independence within their defined authority limits. Through effective management and personal activity, I expect to contribute heavily to meeting or exceeding performance goals set for the \_\_\_\_\_ and MCIC Block's, in 2003. Also, I am interested in contributing to the successful acquisition or development of any new business opportunities DMS may pursue, in an effort to grow the Company.

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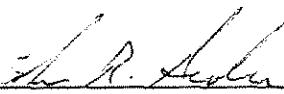
### Manager's Comments

John did a fine job this year. He was faced with many challenges and met them head on with good results. John continues to be successful in developing his people and his demonstrated work ethic sets a standard for his folks to follow.

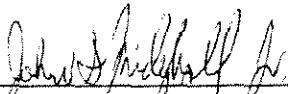
2002 Yearly Performance Plan and Review

**Additional Comments (Employee or Manager)**

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Supervisor Signature



Employee Signature

11/18/02

Date

YEARLY PERFORMANCE PLAN and REVIEW

John Midghall  
11-28-00

ROLE:

In the year 2000, I managed the Boston, DMS, MCIC, Claim Operation. Additionally, in October 2000, I began participating in the Management Team effort to successfully transition the Business.

Major management components for operating the Boston office include, High Level Risk Management Decisions for the Claim and Legal Departments, Hiring, Personnel Issues, Employee Training and Providing Positive Motivation at each Employee Level.

ACCOMPLISHMENTS:

Due to successful planning and implementation of each major management component listed above, the Boston, MCIC, Claim Office exceeds the year 2000, business plans.

GOALS:

Provide guidance and goals which will allow Jeff Champagne, a successful transition in to the daily management of the Boston, MCIC, Claim Block. Learn the intricacies involved with the

Disability Block early in 2001. Set appropriate goals and provide sound guidance to the Directors managing teams for the Springfield, Block. Provide hands on involvement and leadership in each of the five management components listed under my role with DMS Inc., for the

Business. Assist any way possible with the growth and success of DMS, in other potential business products and markets.

Yearly Performance Plan and Review (continued)

Supervisor Comments:

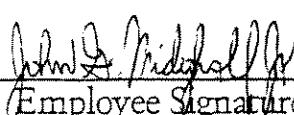
TOM HAD ANOTHER STRONG YEAR. HE PROVIDED GOOD LEADERSHIP TO OUR BOSTON OPERATION WHICH RESULTED IN IMPROVED PERFORMANCE ON THE BLOCK. TOM DEALT WELL WITH A NUMBER OF CHALLENGES INCLUDING TURNOVER OF STAFF AND WORKING IN BOSTON JUST 3 DAYS/WK. NOTWITHSTANDING THESE HURDLES TOM AND HIS STAFF WERE ABLE TO REACH THE OBJECTIVES PRESENTED TO THEM.

TOM IS INDEED A VERY VALUED MEMBER OF THE SR. MGRNT. TEAM AT DMS.

Other Comments:



Supervisor Signature



Employee Signature

11/29/00  
Date